WHAT IS CLAIMED IS:

1.   A method for re-marketing loans using a re-marketing model, said method comprising the steps of:

deeming a number of loans in a portfolio as uncollectable;

pursuing repossession of collateral for the loans;

5   planning for the disposition of the repossessed collateral; and

predicting a value of repossessed collateral to be sold using the re-marketing model.

2.   A method according to Claim 1 wherein said step of pursuing repossession of collateral for the loans further comprises the step of categorizing the collateral as one of located or not found.

10   collateral as one of located or not found.

3.   A method according to Claim 2 further comprising the step of categorizing located collateral as one of auctioned, redeemed and placed in inventory.

4.   A method according to Claim 2 further comprising the step of engaging an agency to locate the not found collateral.

15   5.   A method according to Claim 2 further comprising the step of writing off the not found collateral.

6.   A method according to Claim 1 wherein said step of planning for the disposition of the repossessed collateral further comprises the steps of:

planning to store the collateral; and

20   planning for the sale of the collateral.

7.   A method according to Claim 6 wherein said step of planning for the sale of the collateral further comprises the step of utilizing a model to form a basis for predicting value of the collateral repossessed.

8.   A method according to Claim 6 wherein said step of planning for the sale of the collateral further comprises the step of utilizing a model to set a timing for repossession, storage and sale of the collateral.

9.   A method according to Claim 1 wherein said step of predicting a value of repossessed collateral to be sold further comprises the step of utilizing a model to predict sales proceeds based on the collateral deemed for repossession.

10.   A method according to Claim 9 further comprising the step of combining predicted sales proceeds based on the collateral and predicted cash flow of redeemed loans to predict a total cash flow estimate for a particular month.

11.   A system for re-marketing loans, said system comprising:

a computer configured with using a re-marketing model, said re-marketing model configured to deem a number of loans in a portfolio as uncollectable, pursue repossession of collateral for the loans, plan for the disposition of the repossessed collateral and predict a value of repossessed collateral to be sold using the re-marketing model.

12.   A system according to Claim 11 wherein said re-marketing model configured to categorize the collateral as one of located or not found.

13.   A system according to Claim 12 wherein said re-marketing model configured to categorize located collateral as one of auctioned, redeemed and placed in inventory.

14.   A system according to Claim 12 wherein said re-marketing model configured to engage an agency to locate not found collateral.

15.   A system according to Claim 12 wherein said re-marketing model configured to write off the not found collateral.

16.   A system according to Claim 11 wherein said re-marketing model configured to:

5   plan for storage of the collateral; and

           plan for a sale of the collateral.

17.   A system according to Claim 16 wherein said re-marketing model configured to form a basis for predicting value of the collateral repossessed.

18.   A system according to Claim 16 wherein said re-marketing
10   model configured to set a timing for repossession, storage and sale of the collateral.

19.   A system according to Claim 11 wherein said re-marketing model configured to predict sales proceeds based on a sale of the collateral deemed for repossession.

20.   A system according to Claim 19 wherein said re-marketing
15   model configured to combine predicted sales proceeds based on a sale of the collateral and a predicted cash flow of redeemed loans to predict a total cash flow estimate for a particular month.

21.   A system in accordance with Claim 11 wherein said computer further configured as a server, said system further comprising:

20   at least one computer; and

           a network connecting said server to said at least one computer.

22.   A system according to Claim 21 wherein said network is at least one of a WAN or a LAN.

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